

In re:
Bryan T Maloney
Cindy G Maloney
Debtors

Case No. 16-10738-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Sep 02, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 04, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Bryan T Maloney, Cindy G Maloney, 1265 Barclay Crescent, Morrisville, PA 19067-6001
13679762	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
13924549	+ Michael P Kelly, Esquire, 402 Middletown Blvd., Suite 202, Langhorne, Pa. 19047-1818
13755266	+ Porania LLC, c/o Biltmore Asset Management, 24500 Center Ridge Rd., Ste 472, Westlake OH 44145-5605
13750956	+ Seterus, Inc., as the authorized subservicer for F, P.O. Box 1047, Hartford, CT 06143-1047
14524178	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14293072	+ US Bank Trust NA, trustee Cabana Series III Trust, c/o BSI Financial Services, 1425 Greenway Drive, Ste. 400, Irving, TX 75038-2480

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 02 2021 23:23:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Sep 02 2021 23:23:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13691604	+ EDI: PHINAMERI.COM	Sep 03 2021 03:28:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
13696110	Email/PDF: resurgentbknofications@resurgent.com	Sep 02 2021 23:33:18	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13674700	+ Email/Text: bankruptcy@cavps.com	Sep 02 2021 23:23:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
13669983	+ EDI: IRS.COM	Sep 03 2021 03:28:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
13735124	EDI: NAVIENTFKASMSERV.COM	Sep 03 2021 03:28:00	Navient Solutions, Inc. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14266790	EDI: NAVIENTFKASMSERV.COM	Sep 03 2021 03:28:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
13740911	EDI: RECOVERYCORP.COM	Sep 03 2021 03:28:00	Orion Portfolio Services LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605
14113802	+ EDI: RECOVERYCORP.COM	Sep 03 2021 03:28:00	Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13684926	EDI: PRA.COM	Sep 03 2021 03:28:00	Portfolio Recovery Associates, LLC, POB 41067,

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13675202	EDI: PENNDEPTREV	Sep 03 2021 03:28:00	Norfolk VA 23541 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
13675202	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 02 2021 23:23:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
13706566	EDI: Q3G.COM	Sep 03 2021 03:28:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13751045	+ EDI: WFFC.COM	Sep 03 2021 03:28:00	Wells Fargo Bank, PO Box 5058 MAC P6053-021, Portland, OR 97208-5058
TOTAL: 15			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 04, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 2, 2021 at the address(es) listed below:

Name	Email Address
ALLISON L. CARR	on behalf of Creditor US Bank Trust NA as trustee for Cabana Series III Trust acarr@tuckerlaw.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Ditech Financial LLC bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
CAROL E. MOMJIAN	on behalf of Creditor Commonwealth Of PA. Dept. Of Revenue cmomjian@attorneygeneral.gov
JENIECE D. DAVIS	on behalf of Creditor Seterus Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc Jeniece@MVRLAW.COM, bonnie@mvrlaw.com
JILLIAN NOLAN SNIDER	on behalf of Creditor US Bank Trust NA as trustee for Cabana Series III Trust jsnider@fbtlaw.com, agilbert@tuckerlaw.com
JOSEPH ANGELO DESSOYE	on behalf of Creditor Ditech Financial LLC paeb@fedphe.com
JOSHUA I. GOLDMAN	on behalf of Creditor Ditech Financial LLC Josh.Goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com

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KERI P EBECK

on behalf of Creditor Consumer Portfolio Services Inc. kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com

MICHAEL P. KELLY

on behalf of Debtor Bryan T Maloney mpkpc@aol.com r47593@notify.bestcase.com

MICHAEL P. KELLY

on behalf of Joint Debtor Cindy G Maloney mpkpc@aol.com r47593@notify.bestcase.com

REBECCA ANN SOLARZ

on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com

THOMAS I. PULEO

on behalf of Creditor Federal National Mortgage Association tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

WILLIAM EDWARD CRAIG

on behalf of Creditor AmeriCredit Financial Services Inc. dba GM Financial ecfmil@mortoncraig.com,
mortoncraigecf@gmail.com

TOTAL: 15

Information to identify the case:

Debtor 1	Bryan T Maloney	Social Security number or ITIN	xxx-xx-7964
	First Name Middle Name Last Name	EIN	--
Debtor 2	Cindy G Maloney	Social Security number or ITIN	xxx-xx-5007
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-10738-mdc			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bryan T Maloney

Cindy G Maloney

9/2/21

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.